

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

In re:	ALBERTO ANTHONY RAMOS	§ Case No. 3:19-bk-00002-JAF
	MARY LOUISE HOLLOWAY-RAMOS	§
		§
Debtor(s)		§

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 01/02/2019. The undersigned trustee was appointed on 01/02/2019.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 0.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemption paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of <sup>1</sup>	\$ 10,000.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/13/2019 and the deadline for filing governmental claims was 07/01/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,750.00, for a total compensation of \$1,750.00.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$104.82, for total expenses of \$104.82.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/27/2020

By: /s/ Doreen Abbott  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

**Case Number:** 19-00002 JAF  
**Case Name:** ALBERTO ANTHONY RAMOS  
 MARY LOUISE HOLLOWAY-RAMOS  
**Period Ending:** 01/27/20

**Trustee:** Doreen Abbott  
**Filed (f) or Converted (c):** 01/02/19 (f)  
**§341(a) Meeting Date:** 02/14/19  
**Claims Bar Date:** 06/13/19

Ref #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) Abandon	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	BANK ACCOUNTS NAVY FEDERAL CREDIT UNION PROCEEDS FROM PERSONAL INJURY CLAIM	10.00	10,000.00		10,000.00	FA
2	REAL PROPERTY 2392 PERTH DR., ORANGE PARK, FL 32065	214,000.00	0.00		0.00	FA
3	HOUSEHOLD GOODS	100.00	0.00		0.00	FA
4	ELECTRONICS	100.00	0.00		0.00	FA
5	CLOTHING	80.00	0.00		0.00	FA
6	BANK ACCOUNTS NAVY FEDERAL CREDIT UNION	10.00	0.00		0.00	FA
<b>TOTALS</b> (Excluding Unknown Values)		<b>\$214,300.00</b>	<b>\$10,000.00</b>		<b>\$10,000.00</b>	<b>\$0.00</b>

**Major activities affecting case closing:**

NO ATTORNEY EMPLOYED  
 DEBTORS HAVE PERSONAL INJURY PROCEEDS  
 OBJECTIONS TO EXEMPTIONS TO COURT 3/9/19  
 DEBTORS TO VOLUNTARILY TURNOVER \$10,000 FROM PI PROCEEDS  
 TFR SUBMITTED 1/27/20

Initial Projected Date of Final Report (TFR): January 01, 2021

Current Projected Date of Final Report (TFR): January 27, 2020

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit B

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<b>Case Number:</b>	19-00002 JAF	<b>Trustee:</b>	Doreen Abbott
<b>Case Name:</b>	ALBERTO ANTHONY RAMOS	<b>Bank Name:</b>	Axos Bank
	MARY LOUISE HOLLOWAY-RAMOS	<b>Account:</b>	*****0956 - Checking Account
<b>Taxpayer ID#:</b>	**-***9599	<b>Blanket Bond:</b>	\$23,516,752.00 (per case limit)
<b>Period Ending:</b>	01/27/20	<b>Separate Bond:</b>	N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/28/19	Asset #1	ALBERTO ANTHONY RAMOS	TURNOVER OF PI PROCEEDS	1129-000	10,000.00		10,000.00
05/23/19		Axos Bank	Account Closeout Transfer Adjustment	9999-000		10,000.00	0.00

<b>ACCOUNT TOTALS</b>	<b>10,000.00</b>	<b>10,000.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	10,000.00	
<b>Subtotal</b>	<b>10,000.00</b>	<b>0.00</b>	
Less: Payment to Debtors	0.00	0.00	
<b>NET Receipts / Disbursements</b>	<b><u>\$10,000.00</u></b>	<b><u>\$0.00</u></b>	

**Form 2**  
**Cash Receipts and Disbursements Record**

<b>Case Number:</b>	19-00002 JAF	<b>Trustee:</b>	Doreen Abbott
<b>Case Name:</b>	ALBERTO ANTHONY RAMOS	<b>Bank Name:</b>	Signature Bank
	MARY LOUISE HOLLOWAY-RAMOS	<b>Account:</b>	*****9437 - Checking
<b>Taxpayer ID#:</b>	**-***9599	<b>Blanket Bond:</b>	\$23,516,752.00 (per case limit)
<b>Period Ending:</b>	01/27/20	<b>Separate Bond:</b>	N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/23/19		Signature Bank	Account Opening Deposit Adjustment	9999-000	10,000.00		10,000.00

<b>ACCOUNT TOTALS</b>	<b>10,000.00</b>	<b>0.00</b>	<b>\$10,000.00</b>
Less: Bank Transfers	10,000.00	0.00	

<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payment to Debtors	0.00	0.00	

<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	
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<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****0956	10,000.00	0.00	0.00
Checking # *****9437	0.00	0.00	10,000.00
	<b>\$10,000.00</b>	<b>\$0.00</b>	<b>\$10,000.00</b>

**Exhibit C**  
**Claims Register**  
**Case: 19-00002-JAF ALBERTO ANTHONY RAMOS**

Total Proposed Payment: \$10,000.00

Claims Bar Date: 06/13/19

Claim Number	Claimant Name / Category, Priority	Claim Type / Date Filed	Claim Ref. / Notes	Amount Filed / Allowed	Paid to Date / Proposed	Claim Balance
	Doreen Abbott P.O. Box 56257 Jacksonville, FL 32241-6257 2100-00 Trustee Compensation, 200	Admin Ch. 7 07/19/19		\$1,750.00 \$1,750.00	\$0.00 \$1,750.00	\$1,750.00
	Doreen Abbott P.O. Box 56257 Jacksonville, FL 32241-6257 2200-00 Trustee Expenses, 200	Admin Ch. 7 01/27/20		\$104.82 \$104.82	\$0.00 \$104.82	\$104.82
1	Suntrust Bank Attn: Support Services P.O. Box 85092 Richmond, VA 23286 4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI), 100	Secured 03/19/19	Real Estate	\$67,719.67 \$0.00	\$0.00 \$0.00	\$0.00
2	Vystar Credit Union 4949 Blanding Blvd. Jacksonville, FL 32210 7100-90 Payments to Unsecured Credit Card Holders, 610	Unsecured 03/21/19		\$4,149.86 \$4,149.86	\$0.00 \$579.87	\$4,149.86
3	Vystar Credit Union 4949 Blanding Blvd. Jacksonville, FL 32210 7100-90 Payments to Unsecured Credit Card Holders, 610	Unsecured 03/21/19		\$21,158.84 \$21,158.84	\$0.00 \$2,956.57	\$21,158.84
4	Capital One by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083 7100-90 Payments to Unsecured Credit Card Holders, 610	Unsecured 03/22/19		\$5,454.08 \$5,454.08	\$0.00 \$762.11	\$5,454.08
5	Nelnet 1211 South 13th Street Suite 201 Lincoln, NE 68508 7100-00 General Unsecured § 726(a)(2), 610	Unsecured 03/26/19	9729	\$2,061.41 \$2,061.41	\$0.00 \$288.04	\$2,061.41
6	Jax Federal Credit Union 562 Park Street Jacksonville, FL 32204 7100-00 General Unsecured § 726(a)(2), 610	Unsecured 03/27/19		\$5,572.12 \$5,572.12	\$0.00 \$778.60	\$5,572.12
7	Army & Air Force Exchange Services Attention: GC-G 3911 S. Walton Walker Blvd Dallas, TX 75236 7100-90 Payments to Unsecured Credit Card Holders, 610	Unsecured 05/31/19	1731	\$8,189.23 \$8,189.23	\$0.00 \$1,144.30	\$8,189.23
8	Orange Park Medical Center Resurgent Capital Services PO Box 1927 Greenville, SC 29602 7100-00 General Unsecured § 726(a)(2), 610	Unsecured 06/07/19		\$150.00 \$150.00	\$0.00 \$20.96	\$150.00

**Exhibit C**  
**Claims Register**  
**Case: 19-00002-JAF ALBERTO ANTHONY RAMOS**

Total Proposed Payment: \$10,000.00

Claims Bar Date: 06/13/19

Claim Number	Claimant Name / Category, Priority	Claim Type / Date Filed	Claim Ref. / Notes	Amount Filed / Allowed	Paid to Date / Proposed	Claim Balance
9	PYOD, LLC Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured 06/07/19		\$6,102.09 \$6,102.09	\$0.00 \$852.66	\$6,102.09
	7100-90 Payments to Unsecured Credit Card Holders, 610					
10	PYOD, LLC Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured 06/07/19		\$500.01 \$500.01	\$0.00 \$69.87	\$500.01
	7100-90 Payments to Unsecured Credit Card Holders, 610					
11	Citibank, N.A. 701 East 60th Street North Sioux Falls, SD 57117	Unsecured 06/12/19	Money Loaned	\$4,953.80 \$4,953.80	\$0.00 \$692.20	\$4,953.80
	7100-90 Payments to Unsecured Credit Card Holders, 610					
Case Total:				\$60,146.26	\$0.00	\$60,146.26

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-00002-JAF

Case Name: ALBERTO ANTHONY RAMOS

Trustee Name: Doreen Abbott

Balance on hand: \$ 10,000.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Suntrust Bank	67,719.67	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 10,000.00

Application for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Doreen Abbott	1,750.00	0.00	1,750.00
Trustee, Expenses - Doreen Abbott	104.82	0.00	104.82

Total to be paid for chapter 7 administration expenses: \$ 1,854.82  
Remaining balance: \$ 8,145.18

Application for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
<b>NONE</b>			

Total to be paid for prior chapter administration expenses: \$ 0.00  
Remaining balance: \$ 8,145.18

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
<b>NONE</b>				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 8,145.18

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$58,291.44 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Vystar Credit Union	4,149.86	0.00	579.87
3	Vystar Credit Union	21,158.84	0.00	2,956.57
4	Capital One	5,454.08	0.00	762.11
5	Nelnet	2,061.41	0.00	288.04
6	Jax Federal Credit Union	5,572.12	0.00	778.60
7	Army & Air Force Exchange Services	8,189.23	0.00	1,144.30
8	Orange Park Medical Center	150.00	0.00	20.96
9	PYOD, LLC	6,102.09	0.00	852.66
10	PYOD, LLC	500.01	0.00	69.87
11	Citibank, N.A.	4,953.80	0.00	692.20

Total to be paid for timely general unsecured claims: \$ 8,145.18  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claims dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		<b>NONE</b>		

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
<b>NONE</b>				

Total to be paid for subordinated claims:	\$ 0.00
Remaining balance:	\$ 0.00